

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT :

THE HONOURABLE MR. JUSTICE K.M.JOSEPH

MONDAY, THE 24TH SEPTEMBER 2007 / 2ND ASWINA 1929

WP(C).No. 28102 of 2007(U)

PETITIONER:

**REENA, W/O.AJAYKUMAR, RADHA BHAVAN,
POIKAMUKKU, MUNDAKKAL.**

BY ADV. SRI.LATHEESH SEBASTIAN

RESPONDENTS:

**1. THE KILIMANOOR CO-OPERATIVE AGRICULTURAL
& RURAL DEVELOPMENT BANK LTD, KILIMANOOR
REPRESENTED BY ITS SECRETARY.**

**2. THE SPECIAL SALE OFFICER,
THE KILIMANOOR CO-OPERATIVE AGRICULTURAL
& RURAL DEVELOPMENT BANK LTD, KILIMANOOR.**

R1 BY ADV. SRI.NAGARAJ NARAYANAN

R2 BY GOVERNMENT PLEADER (SMT. ANU SIVARAMAN)

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 24/09/2007,THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:**

K. M. JOSEPH, J.

W.P.C. NO. 28102 OF 2007 U

Dated this the 24th September, 2007

JUDGMENT

Petitioner is a house wife. She took a loan from the first respondent Bank. She committed breach. She pleads severe financial difficulties. Heard the learned counsel appearing for the respondent Bank also. Learned counsel for petitioner submits that the petitioner may be permitted to pay off the amount in easy instalments. Accordingly, the Writ Petition is disposed of permitting the petitioner to pay off the amount remaining to be paid with due interest in six equal monthly instalments. The respondent Bank will serve a Statement on the petitioner within two weeks from today, showing the exact amount due with interest, and the amount to be paid as instalments on the basis that the petitioner has to pay off the amount in six equal monthly instalments. The first instalment shall be payable on or before 24.11.2007 and the remaining instalments on or before the 24th of every succeeding month. If

any of the instalment is defaulted, petitioner will lose the benefit of this Judgment and it will be open to the respondent Bank to proceed against the petitioner in accordance with law.

K. M. JOSEPH, JUDGE

kbk.